INDEX

January to June 1919

I. EDITORIAL COMMENT AND LEADING ARTICLES

Accrued interest received..... 176
Advantageous investment of bank reserves 208
Advertising and the war.....53, 306
Aiken, Alfred L. (war debts complicate deflation and trade problems)..... 420
American Bankers' Association convention 675
American Bankers' Association headquarters 308, 419
Americanization of our alien population 676
America's mission as John Galsworthy sees it 433
Annual report of the Secretary of the Treasury 13
Another patriotic service for American banks 552
Appeal—a poem 50
Appleby, Forrest L. (money, its evolution and function as a medium of exchange) 59
Approaching bond issue 297
Arbuthnot, C. C. (how can Germany pay the expense of reconstruction)..... 18
Aspden, T. Fred (Americanization of our alien population) 676
Aspden, T. Fred, portrait of..... 676
Austin, O. P. (prices, yesterday and tomorrow) 667

Babsonian babble 664
Bad habit of the government..... 9
Banks and the foreigners..... 313
Bettering the relations between capital and labor 539
Big business and the public..... 16
Big, vital American industry..... 97
Big wheat crop coming 547
Bolshevism 423
Branch banking defeated..... 413
Building outlook and the banker..... 205
Burton, Pomeroy (growing industrial unrest) 423
Burton, Pomeroy, portrait of..... 423
Business and financial affairs in the U. S. 169
Business dissatisfaction with the government 299
Business man for president..... 1
Business maxims and suggestions worth while 329

Canadian view of the Federal Reserve Act 660
Capital and labor.....539, 686
Carton, L. A., portrait of..... 101
China's financial problem..... 652
China's protest to the Peace Conference 652
Commercial education 305
Corbin, Alfred O. (foreign exchange and the League of Nations)..... 673
Corbin, Alfred O., portrait of..... 673
Cost analysis in a bank.....427, 689
Currency inflation warned against..... 533

Deposit of liberty bonds with saving banks 680
Developing acceptance markets through savings banks..... 679
Development of a uniform banking system for the U. S..... 534
Dinner to the Governor-General of the Philippines 332
Discount department, the..... 192
Doyle, Edward H. (business maxims and suggestions worth while)..... 329
Dutch East Indies and trade with the U. S. 714

Egly, T. W (discount department)..... 192
Ellsworth, Fred W. (good will)..... 716
Ellsworth, Fred W., portrait of..... 717
Equality of opportunity and good citizenship 336
Exemption of Federal Farm Loans from taxation 549
Expenditures for education and other things 11
Experience vs. training in the banking field 550

Federal farm loan bonds and liberty bonds 543
Federal legislation affecting state chartered financial institutions..... 333
Federal reserve act, writer of..... 174
Federal reserve banks profitable..... 298
Financial advertising 53
Financial affairs in the U. S..... 169
Financial conditions, review of..... 56
Financial delusion 685
First duty of Congress..... 655
Fletcher, Henry (war and the price level) 302
Foreign exchange and the League of Nations 673
Foreign trade and foreign investing..... 656

342687

Foreigners and banking..... 313
Forgan, James B. (review of financial conditions) 56
Forgan, James B., portrait of..... 57
Frost, Meigs O. (fulfillment)..... 52
Fulfillment—a poem 52

Galbreath, C. B. (promise)..... 51
Galsworth, John, on America's mission. 433
Gaston, George A. (this is no time for gloom in the U. S.)..... 309
Gaston, George A., portrait of..... 309
Germany and the indemnity..... 18
Germany and the peace terms..... 651
Gold miners' plea for relief..... 175
Good will 716
Government ownership 9
Great Britain and the U. S..... 5
Grove, Charles C. (statistical cost analysis in a bank).....427, 689
Growing industrial unrest..... 423

Hemphill, A. J. (another patriotic service for American banks)..... 552
Hepburn, A. B., portrait of..... 305
Higley, J. N. (banks and the foreigner) 313
Hill, Walker, portrait of..... 712
Hoggson, Noble F. (building outlook and the bank)..... 205
Hoggson, Noble F., portrait of..... 205
How can Germany pay the expense of reconstruction? 18

Immigrants and the Savings Bank..... 552
Important bank merger in St. Louis.... 711
In Flanders Fields—3 poems..... 49
Increase in the per capita savings..... 334
Industrial unrest 324
Inspiring slogan, an..... 415
I. W. W. and our social system..... 544

Jefferson, Howard M. (accrued interest received) 176

Knox, William E. (war work of a savings bank) 202

Labor and capital.....16, 539 686
Lash, Z. A., contrasts the Federal Reserve Act and the Canadian banking system 660
League of Nations..... 405
League of Nations and the foreign exchange 673
League of Nations covenant..... 653
Liberty bond smiles..... 718
Liberty loan bonds deposited in savings banks 44
Liberty loan—fifth 531
Lonsdale, John C. (National Bank of Commerce in St. Louis)..... 209
Lonsdale, John C., portrait of..... 209

McAdoo as Secretary of the Treasury.... 3
McAdoo's retirement 3
McFadden, Louis T. (exemption of Federal Farm Loans from taxation)..... 549
McMillan, N. A., portrait of..... 712
MacRae, Lieut. Col. John (appeal)..... 50

Money, its evolution and function as a medium of exchange..... 59
Morehouse, W. R. (relating financial advertising to the war)..... 53
Morehouse, W. R. (war as a stimulus to financial advertising)..... 306
Mullally, William T. (power and responsibility of our banks)..... 686
Mullally, William T., portrait of..... 687

National bank may include "trust company" as part of its title..... 688
National Bank of Commerce in St. Louis 209
National economy 546
National Industrial Conference Board contest 337
New arrangement for financing China.. 652
New League of Nations covenant..... 653
New Year problems..... 12
No beer, no work..... 415
North Dakota goes into the banking business 417
Norton, Charles H., portrait of..... 338
Noyes, Alfred (the Union)..... 312

Opportunity and good citizenship..... 336
Origin and growth of a bad habit..... 9
Our social and industrial system blamed for the I. W. W..... 544

Peace terms for Germany..... 651
Petrescu, Nicholas (Roumania's economic and political future)..... 24
Petrescu, Nicholas, portrait of..... 25
Philippines, dinner to the governor-general of the..... 332
Power and responsibility of our banks.. 686
Present fate of China and the possible future fate of the U. S..... 652
Present lavish scale of national expenditure 546
Presidential candidate for 1920..... 1
Prices and the war..... 302
Prices, yesterday, today and tomorrow.. 667
Prize essay contest in industrial economics 337
Problems of reconstruction..... 7
Prohibition 300
Promise—a poem 51
Proposed change in location of A. B. A. headquarters 308, 419
Public debt and expenditures..... 655

Railway legislation 658
Reconstruction in Germany..... 18
Reconstruction problems 7
Relating financial advertising to the war 53
Remarkable career of an American merchant 541
Review of financial conditions..... 56
Roosevelt, Theodore 165
Roosevelt, Theodore—a quotation..... 17
Roumania's economic and political future 24

Safekeeping of depositors' liberty loan bonds by savings banks..... 44
St. Louis bank merger..... 711
Savings banks as depositors of liberty bonds 680

Savings per capita 1914, 1918..... 334
Schwab proposed for President..... 1
Senator Owen warns against currency inflation 533
Shonts, Theodore P.—a quotation..... 48
Some economic and other aspects of prohibition 300
State banks and federal legislation..... 333
Statistical cost analysis in a bank, 427, 689
Sutherland, Hon. George (war's influence) 328
Swift, L. F., portrait of..... 100
Swift, G. F., portrait of..... 97
Swift & Co., story of..... 97

Taft, William H. (equality of opportunity and good citizenship) 336
This country of ours..... 171
This is no time for gloom in the U. S... 309
To facilitate direct trade between the U. S. and the Dutch East Indies..... 714
Trade and war debts..... 420
Treasury report for 1918..... 13
Trowbridge, James R. (safekeeping of depositors' Liberty Loan bonds by savings banks) 44

Uniform banking system in the U. S.... 534
Union, the—a poem..... 312
United States and Great Britain..... 5
United States and reconstruction..... 309

Value of gold..... 175
Van den Berg, K. F. portrait of 715
Victory loan 297, 531

Wall, Charles S. (advantageous investment of bank reserves)..... 208
War and the price level..... 302
War as a stimulus to financial advertising 306
War debts complicate deflation and trade problems 420
War work of a savings bank..... 202
War's influence 328
Watts, F. O., portrait of..... 711
Weld, L. D. H. (story of Swift & Co.)... 97
Wheat crop for 1919..... 547
Wilcox, James M. (deposit of Liberty bonds with savings banks)..... 680
Woolworth, F. W., sketch of the career of 541
Writer of the Federal Reserve Act..... 174

II BANKING AND COMMERCIAL LAW

Accommodation makers released by action of bank..... 560
Action of bank for libel..... 440
Agents and verbal instructions..... 319
Attorney's fees, provision for..... 565

Bank liable for trustees' misappropriation of deposit..... 442
Bank liable where guardianship funds deposited to guardian's individual account 437
Bank names, similarity of..... 36
Bank not charged by notice to its president of defense note..... 707
Bank not permitted to apply proceeds of draft to overdraft of drawer's husband 699
Bank statements and returned vouchers should be examined by depositors..... 31
Banking and commercial law, 30, 179, 317, 434, 553, 699
Bank's statement that check is good.... 190

Cable transfer to Russia..... 186
Certificate of deposit payable to either of two parties or the survivor..... 326
Certificates of deposits, negotiability of. 555
Chattel mortgage, failure to file..... 564
Check payable to fictitious person..... 40
Check protested when postdated..... 710
Checks rejected as forgeries by mistake. 185
Collection of forged check..... 179
Commission to bank president on loan is usury 317

Depositors' duty to examine bank statements 31
Depositors' guaranty law..... 189

Dividend rights of preferred and common stockholders..... 322
Draft, delayed collection of..... 434

Failure to file chattel mortgage..... 564
Fictitious reserve for purpose of deceiving bank examiner..... 703
Forged check, collection on..... 179
Forged indorsement 40

Guardianship funds 437

Husband's note may not have wife as surety 324

Liability imposed on bank for delay in handling collection of draft..... 434
Libel, action of bank for..... 440

Manufacturer may control retail prices of product 187
Municipal warrants held negotiable..... 188

Negotiability of certificates of deposits. 555
Note given for purpose of exhibition to bank examiner 553

Payment of note to payee after transfer 325
Property left with bank for safe-keeping 30
Protest of a postdated note..... 710
Provision for attorney's fees..... 565
Purchaser of note must take it without notice of defect to be holder in due course 563

Qualifications of administration..... 190

Replies to law and banking questions, 190, 710
Right of bank cashing check to recover from indorser 709

Russia, sending money to..... 186

Safe-keeping of property left with banks 30
Similarity of bank names..... 36
Stockholders and dividend rights..... 322

Trustees' misappropriation of deposit... 442

Usury 317

Verbal instructions to agents..... 319

Woman not liable as surety on husband's note 324

List of cases:

Austin vs. First National Bank of Teague, Texas 189
Auto Brokerage Co., Inc., vs. Morris Smith Auto Co., Inc..... 564

Bank of Neelyville vs. Lee..... 560
Bell vs. Fulgham..... 190
Blanton vs. First National Bank of Forrest City, Ark..... 437

California Vegetable Union vs. Crocker National Bank of San Francisco..... 31
City of Marcus vs. Ofner..... 188
Commercial & Savings Bank Co. vs. Citizens National Bank..... 179

Detroit Savings Bank vs. Highland Park State Bank..... 36
Easley vs. Deer..... 565

Englander vs. Osborne..... 322

Farmers' Bank of Grandview vs. Ozias, Kansas 707
Feeders Supply Co. vs. First National Bank of Sedan, Kan..... 434
Feliciana Bank & Trust Co. vs. City Bank & Trust Co., Mobile, Ala..... 703
First National Bank of Waverly vs. Winters 440

Ludwig vs. Brunner..... 326

McCarthy vs. Liberty National Bank.. 317

Niblack vs. Farley..... 553

Oshinsky vs. Taylor..... 186

People's Savings Bank vs. Manes..... 325
Pierson vs. Union Bank & Trust Co... 319
Pratt vs. Commercial Trust Co. of N. Y. 442

Reynolds vs. National Bank of Commerce, Wichita, Kan..... 699
Robertson Banking Co. vs. Brasfield.. 40
Robinson vs. Farmers & Traders Bank of Mt. Olivet..... 324

Sawyer vs. Lowell National Bank..... 30
Security State Bank of Wichita vs. Seaunier 563

United States vs. Colgate & Co..... 187

Wallace City vs. City National Bank of Decatur, Ala. 709
White vs. Wadhams..... 555

III. BANKING MISCELLANY, REPORTS, ETC.

Acken, Henry S., portrait of..... 362
American banking service in foreign trade 117, 731
American co-operation in the reconstruction of Russia..... 73
American Trust Co., of New York..... 363
Andruss, Frank E., portrait of..... 740
Appleby, Forest L., portrait of..... 526
Asia Banking Corporation..... 341

Baker, Melville G., portrait of..... 274
Bank advertising exchange, 107, 241, 371, 489, 593, 761
Bank of California, N. A. in Tacoma.... 481
Bankers' position in reconstruction..... 750
Banking and financial industry, 243, 109, 361, 473, 595, 749
Banking and financial notes, 128, 253, 373, 491, 606, 765
Beach, Samuel H. (developing an acceptance market through the savings bank) 469
Belgium, economic condition in..... 728
Belgium, financial and economical situation of 455
Book reviews.....125, 250, 370, 485, 601, 758
Bradley, C. L., portrait of..... 278
British government finances..... 741
Brown, Cyrus P., portrait of..... 289
Burdett, Cyril H., portrait of..... 362

Carlisle, Henry W., portrait of..... 258
Cartoon—Another plan to circumvent the bank robber..... 600
Cartoon—Foreign exchange fantasy..... 467
Chandler, W. M., portrait of..... 284
Changes urged in English banking system 452
Chapman, Albion K., portrait of..... 474
China, financial and political affairs in.. 70
China, financial conditions..... 213
China, trade and banking in..... 587
Citizens National Bank of New York.... 475
Clausen, John, portrait of..... 138
Comly, Gerrard, portrait of..... 474
Common sense from an experienced banker 190
Connolly, Harvey J., portrait of..... 246
Currency shipments—new regulations... 96

Dawson, W. J., portrait of..... 526
Developing an acceptance market through the savings bank..... 469
Dew, Frank B., portrait of..... 157
Dowling, M. J., portrait of..... 468
Dunham, Clifford R., portrait of..... 474

Economic conditions in Belgium..... 728
Economic conditions in France, 65, 147, 569, 721
Economic conditions in Italy, 67, 449, 575, 725

Edor, Phenor J., portrait of..... 239
Eliminating unprofitable checking accounts 48
Ellsworth, F. W., portrait of..... 403
English banking system, changes urged in 452

Fayette Bank and Trust Co. has double celebration in new banking home..... 247
Fielder, Harry H., portrait of..... 362
Financial and economical situation of Belgium 455
Financial and political affairs in China. 70
Financial condition of the Republic of China 213
Fletcher, Alfred G., portrait of..... 262
Foreign bankers' view of the present situation 486
Foreign branches of American banks... 746
Foreign exchange fantasy—a cartoon.... 467
Forrest, W. M., portrait of..... 527
Frame, Andrew J. (common sense from an experienced banker) 191
Frame, Andrew J., portrait of..... 389
France, economic conditions in, 65, 447, 569, 721
Franklin Trust Co. has uptown office.... 755
Frederick, Leopold (investment trusts).. 733
French, Sir John Russell, portrait of.... 358
French-American bank formed..... 603
Future belongs to no single class..... 240

George, Louis C., portrait of..... 788
Gephart, Dr. W. F., portrait of..... 778
Gibbs, W. W., Jr., portrait of..... 398
Goble, Monte J., portrait of..... 788
Goldberg (a foreign exchange fantasy). 467

Haines, William M., portrait of..... 474
Hampson, Gus G., portrait of..... 788
Harrison, Milton W. (results of activities, savings banks section, A. B. A.). 757
Hawes, Richard S., portrait of..... 599
Hecht, R. S., portrait of..... 158
Hemingway, W. L., portrait of..... 285
Herb, Charles F., portrait of..... 403
Hess, Walter, portrait of..... 120
Hinsch, W. A., portrait of..... 788
Hoggson, Noble B. (bankers' position in reconstruction) 750
Holder, Dr. Charles A., portrait of..... 772
Holderness, M. E., portrait of..... 778
Houghton, Arthur A., portrait of..... 134
Howard, H. V., portrait of..... 483
Hsu, Singloh (financial condition of the Republic of China)..... 213

International banking and finance, 63, 211, 339, 445, 567, 719
Investment opportunities in Colombia... 239
Investment trusts 733
Italian Discount & Trust Co..... 244
Italy, economic conditions in, 67, 449, 573, 723

Jackson, S. M., portrait of..... 482
Jones, Raymond E., portrait of..... 256
Johnston, Henry R., portrait of..... 768
Junod, Charles F., portrait of..... 492
Ju-Ling, Tsao, portrait of..... 213

Kahler, Harry A., portrait of..... 362
Keeping track of address changes..... 62
Keeping track of bank relationships.... 178
Kelly, Raymond V., portrait of..... 632
Kennedy, George P., portrait of..... 245
Kia-mgau, Chang, portrait of..... 72
Kountze, Herman D., portrait of..... 613
Kuehne, Gerhard, portrait of..... 362

Lassiter, C. K., portrait of..... 783
Livingston, A. C., portrait of..... 380
London financing the bulk of the world's trade 76

McAllister, James, portrait of..... 474
McDonald, Edward W., portrait of..... 130
Mackie, William A., portrait of..... 148
McLaury, Walker G., portrait of..... 632
McLean, North, portrait of..... 258
Malcolm, George A., portrait of..... 634
Marfield, C. H., portrait of..... 494
Maxwell, Joseph S., portrait of..... 260
Mercer, Frederick N., portrait of..... 634
Moore, Don L., portrait of..... 130
Murnane, George F., portrait of..... 260

Nagel, Harry, portrait of..... 788
Necessity of work and thrift..... 81
New way with hold-up men..... 124
New York Trust Co..... 111

O'Brien, Morgan J., portrait of..... 362
Obermayer, Joseph L., portrait of..... 362
Osgood, Roy C., portrait of..... 282
Outline of plans of the Asia Banking Corporation 341

Palgrave, Sir R. H. Inglis, death of..... 454
Pease, J. W. (foreign bankers' views of the present situation)..... 486
Perin, Charles T., portrait of..... 788
Perkins, Col. A. T., portrait of..... 630
Porto Rico enjoys prosperity wave..... 740
Printing outfits in banks..... 62
Prizes for suggestions..... 191

Quagliotti, Gerardo T., portrait of..... 246

Railroad problem 604
Raleigh, G. H., portrait of..... 483
Ramsey, Bruce, portrait of..... 394
Rankin, Stacy B., portrait of..... 788
Raymond, Robert B., portrait of..... 474
Results of activities, savings bank section, A. B. A., Sept. 1, 1918-May 1, 1919 757
Rhode Island Hospital Trust Co. dedicates new building..... 367
Russia, reconstruction of..... 73
Russian economic league..... 82
Ryland, S. P., portrait of..... 156

Sabin, Charles H., portrait of..... 341
Savings banks and the acceptance market 469
Schenck, Edwin S., portrait of..... 474
Shell-torn and blood-stained check..... 204
Shields, Charles H., portrait of..... 788
Shipment of currency 95
Sisson, F. H. (railroad problem)..... 604
Smith, Jesse M., portrait of..... 474

Something he had to know..... 191
Staley, John W., portrait of..... 286

Tacoma Branch of the Bank of California 481
Teal, John J., portrait of..... 768
Thanksgiving loan 598
Thrift 81, 95
Tong, Y. C., portrait of..... 72
Trade and banking in China..... 587
Trading with the Orient..... 355
Trap for bank gunmen..... 248

Unprofitable checking accounts..... 48

Vassar-Smith, Sir Richard V. (necessity of work and thrift)..... 81
Virginia Trust Co..... 597
Vosmer, Edward A., portrait of..... 788

Wagner, Natt T., portrait of..... 390
Ward, Harry E., portrait of..... 256
Ward, W. B., portrait of..... 274
Western banker's experience furnishes inspiration to those crippled by war.. 468
Whitehairs, Charles W., portrait of..... 386
Wilson, Frank, portrait of..... 641
Wilson, George, portrait of..... 404
Wollman, Morton, portrait of..... 120
Wollman & Co., description of..... 119
Wollman, W. J., portrait of..... 118
Wood, Jesse F., portrait of..... 156
World and his wife..... 111
World indebtedness 233

Yeh, T. H., portrait of..... 214
Yi, Liang Sheh, portrait of..... 71

The six monthly numbers are distributed throughout the volume as follows:

1—164	January
165—296	February
297—404	March
405—530	April
531—650	May
651—802	June